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## **Comments Received:**

To whom it may concern -

For the record I would like to declare the FBAR reporting presents a tremendous injustice to citizens for the mere fact that they've chosen to live or bank in some capacity overseas for quite possible extraordinarily mundane reasons. In my case, as an expat 20 years ago I was required to open numerous bank accounts simply because to get a deposit from an employer they required you to have one at their bank. You are well aware of these accounts and secretly guard the data, but I have no record on the face of the earth the names of the numerous banks. And for this sin I can be charged with serious crimes and penalized for half of everything I have worked hard to earn in life? How is that not completely immoral? I should be able to make an information request and you should be FORCED to reveal to me all the bank accounts & bank names in order that I can do the reporting. That is the only justice and reasonable road forward.